

1999 ANNUAL INDEX

Volume 52

Index by Subject

AGENCY ISSUES

- **Developing a Niching Strategy for Insurance Agents**, James R. Lowry, Ph.D., Stephen M. Avila, Ph.D., CPCU, and Thomas R. Baird, Ph.D. Because the number of insurance brokers and agents has increased significantly in recent years, competition in the insurance industry has greatly intensified. When an agency concentrates its marketing efforts on a particular market niche, the efforts of this competition can be reduced. A successful niche-marketing program includes finding a profitable, manageable niche and creating a comprehensive strategic marketing plan to meet the needs of the niche. An effective marketing plan can be developed through the use of a five-step approach that includes: (1) a situation analysis, (2) a mission statement, (3) business objectives, (4) marketing strategies and tactics, and (5) controlling and auditing performance. By using four-cell matrices, a strengths and weaknesses analysis and an opportunities and threats analysis can be constructed that will greatly assist in the development of the plan. Summer, p. 74

APPLICATION FORMS

- **The Dangers of Insurance Application Forms**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial. Summer, p. 67

AUTO INSURANCE

- **Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques**, Martha Herbig, R.N., M.S., C.C.M., and Carolyn Rodda Lincoln, CPCU. Medical costs related to automobile insurance are continuing to climb. One mitigator is retrospective bill review. A possible solution for first-party claims is managed care. This article examines the capabilities of bill review and its pros and cons. It then gives an overview of the various types of managed care and its particular application in auto insurance. Finally, the current regulatory environment is summarized, and tips are given on how to use and/or create a provider network. Spring, p. 22
- **Graduated Driver Licensing**, Lloyd I. Sandbulte, CPCU. Attaining 16 years of age has long carried with it the right to drive an automobile. It is also an age at which many young lives are cut short in automobile accidents. Graduated driver licensing legislation seeks to reduce this tragedy by phasing in driving privileges over a period of time in which young drivers can obtain driving experience and demonstrate responsible driving behavior. Winter, p. 248

AUTOMATION

- **Shopping for Value: Insurance Distribution in the Information Age**, contributing members of the CPCU Society's Central Illinois Chapter. The relationship between purchaser and insurer of the insurance product and associated services is undergoing a revolution. Will these changes bring about a new focus on the consumer? Will the traditional providers of information and advice evolve into bystanders, while technology drives and new sources of financial assurance take the lead? This article brings out the nature of the traditional and innovative systems for insurance delivery, and explores these questions, as we all move into the information services age. Fall, p. 140

BANKS IN INSURANCE

- **Ready or Not Here They Come: Banks in the Property and Casualty Insurance Marketplace**, Gary G. Butler, CPCU, and Jason N. Mostofsky. We gathered information from hundreds of insurance and banking professionals to consider what impact banks' involvement in insurance will have on the property and casualty insurance marketplace. In addition, we conducted a national consumer survey to determine consumer attitudes toward banks selling insurance products. We found that the four key groups—banks, insurance companies, insurance brokers and agents, and consumers—have some surprising viewpoints with respect to the rapidly evolving bank-involved insurance marketplace. We also identified how insurance companies, insurance agents and brokers, and banks can compete successfully in this developing marketplace. Winter, p. 226

CAPTIVES

- **Investigation of the Feasibility of a New Off-Shore Captive Domicile: An American Indian Reservation**, Richard G. Rudolph, Ph.D., CPCU, and Eric L. Routman, J.D., CPCU. Organizers of captive insurance companies must make a decision of domicile. Off-shore domiciles provide the most freedom from U.S. regulation but have a significant administrative cost because of restrictions on U.S. trade and business. Domestically domiciled captives have less administrative expense but are subject to regulations in the state of domicile. This article investigates the feasibility of establishing "domestic off-shore" captives in American Indian Nations or Reservations to avoid the expenses incurred in conducting off-shore operations and the regulatory restrictions of a domiciliary state. Fall, p. 160

CLAIMS

- **Activity-Based Costing for a Claims Processing Operation**, Sidney J. Baxendale, CPA, CMA, CFM, D.B.A. Insurance companies often are faced with processing diverse types of claims and related documents. Activity-based costing (ABC) differs from traditional approaches to costing by recognizing that the claims process is a collection of related activities that differ in terms of cost, capacity, and cost driver. Further, ABC recognizes that each type of claim makes diverse demands on the activities that are part of the process. A related benefit of ABC is that it reveals the extent to which each activity has unused capacity, given a specified number of claims processed. These features of ABC result in more accurate claims processing costs and a better understanding of the cost of unused capacity in the various activities in the process. Summer, p. 84
- **Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques**, Martha Herbig, R.N., M.S., C.C.M., and Carolyn Rodda Lincoln, CPCU. Medical costs related to automobile insurance are continuing to climb. One mitigator is retrospective bill review. A possible solution for first-party claims is managed care. This article examines the capabilities of bill review and its pros and cons. It then gives an overview of the various types of managed care and its particular application in auto insurance. Finally, the current regulatory environment is summarized, and tips are given on how to use and/or create a provider network. Spring, p. 22
- **Construction Defect Litigation: A Case for Enactment of the California Homebuyer Protection and Quality Construction Act**, William J. Warfel, Ph.D., CPCU, CLU. In California, construction defect litigation has resulted in a substantial reduction in construction of new multi-family housing. Substantial reliance on litigation to resolve disputes relating to alleged construction defects has contributed to a price/availability problem with respect to contractors liability insurance. In many cases, homebuilders are refusing to participate in new multi-family housing projects because they cannot obtain contractors liability insurance at a reasonable cost for these projects. The result has been a shortage of affordable housing, particularly in major, urban areas where housing is the least affordable. In this article, the author examines this construction defect litigation and discusses insurance price/availability implications. A case is made for enactment of the California Homebuyer Protection and Quality Construction Act. Fall, p. 157

1999 ANNUAL INDEX

Volume 52

Index by Subject

AGENCY ISSUES

- **Developing a Niche Strategy for Insurance Agents**, James R. Lowry, Ph.D., Stephen M. Avila, Ph.D., CPCU, and Thomas R. Baird, Ph.D. Because the number of insurance brokers and agents has increased significantly in recent years, competition in the insurance industry has greatly intensified. When an agency concentrates its marketing efforts on a particular market niche, the efforts of this competition can be reduced. A successful niche-marketing program includes finding a profitable, manageable niche and creating a comprehensive strategic marketing plan to meet the needs of the niche. An effective marketing plan can be developed through the use of a five-step approach that includes: (1) a situation analysis, (2) a mission statement, (3) business objectives, (4) marketing strategies and tactics, and (5) controlling and auditing performance. By using four-cell matrices, a strengths and weaknesses analysis and an opportunities and threats analysis can be constructed that will greatly assist in the development of the plan. Summer, p. 74

APPLICATION FORMS

- **The Dangers of Insurance Application Forms**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial. Summer, p. 67

AUTO INSURANCE

- **Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques**, Martha Herbig, R.N., M.S., C.C.M., and Carolyn Rodda Lincoln, CPCU. Medical costs related to automobile insurance are continuing to climb. One mitigator is retrospective bill review. A possible solution for first-party claims is managed care. This article examines the capabilities of bill review and its pros and cons. It then gives an overview of the various types of managed care and its particular application in auto insurance. Finally, the current regulatory environment is summarized, and tips are given on how to use and/or create a provider network. Spring, p. 22
- **Graduated Driver Licensing**, Lloyd I. Sandbulte, CPCU. Attaining 16 years of age has long carried with it the right to drive an automobile. It is also an age at which many young lives are cut short in automobile accidents. Graduated driver licensing legislation seeks to reduce this tragedy by phasing in driving privileges over a period of time in which young drivers can obtain driving experience and demonstrate responsible driving behavior. Winter, p. 248

AUTOMATION

- **Shopping for Value: Insurance Distribution in the Information Age**, contributing members of the CPCU Society's Central Illinois Chapter. The relationship between purchaser and insurer of the insurance product and associated services is undergoing a revolution. Will these changes bring about a new focus on the consumer? Will the traditional providers of information and advice evolve into bystanders, while technology drives and new sources of financial assurance take the lead? This article brings out the nature of the traditional and innovative systems for insurance delivery, and explores these questions, as we all move into the information services age. Fall, p. 140

BANKS IN INSURANCE

- **Ready or Not Here They Come: Banks in the Property and Casualty Insurance Marketplace**, Gary G. Butler, CPCU, and Jason N. Mostofsky. We gathered information from hundreds of insurance and banking professionals to consider what impact banks' involvement in insurance will have on the property and casualty insurance marketplace. In addition, we conducted a national consumer survey to determine consumer attitudes toward banks selling insurance products. We found that the four key groups—banks, insurance companies, insurance brokers and agents, and consumers—have some surprising viewpoints with respect to the rapidly evolving bank-involved insurance marketplace. We also identified how insurance companies, insurance agents and brokers, and banks can compete successfully in this developing marketplace. Winter, p. 226

CAPTIVES

- **Investigation of the Feasibility of a New Off-Shore Captive Domicile: An American Indian Reservation**, Richard G. Rudolph, Ph.D., CPCU, and Eric L. Routman, J.D., CPCU. Organizers of captive insurance companies must make a decision of domicile. Off-shore domiciles provide the most freedom from U.S. regulation but have a significant administrative cost because of restrictions on U.S. trade and business. Domestically domiciled captives have less administrative expense but are subject to regulations in the state of domicile. This article investigates the feasibility of establishing "domestic off-shore" captives in American Indian Nations or Reservations to avoid the expenses incurred in conducting off-shore operations and the regulatory restrictions of a domiciliary state. Fall, p. 160

CLAIMS

- **Activity-Based Costing for a Claims Processing Operation**, Sidney J. Baxendale, CPA, CMA, CFM, D.B.A. Insurance companies often are faced with processing diverse types of claims and related documents. Activity-based costing (ABC) differs from traditional approaches to costing by recognizing that the claims process is a collection of related activities that differ in terms of cost, capacity, and cost driver. Further, ABC recognizes that each type of claim makes diverse demands on the activities that are part of the process. A related benefit of ABC is that it reveals the extent to which each activity has unused capacity, given a specified number of claims processed. These features of ABC result in more accurate claims processing costs and a better understanding of the cost of unused capacity in the various activities in the process. Summer, p. 84
- **Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques**, Martha Herbig, R.N., M.S., C.C.M., and Carolyn Rodda Lincoln, CPCU. Medical costs related to automobile insurance are continuing to climb. One mitigator is retrospective bill review. A possible solution for first-party claims is managed care. This article examines the capabilities of bill review and its pros and cons. It then gives an overview of the various types of managed care and its particular application in auto insurance. Finally, the current regulatory environment is summarized, and tips are given on how to use and/or create a provider network. Spring, p. 22
- **Construction Defect Litigation: A Case for Enactment of the California Homebuyer Protection and Quality Construction Act**, William J. Warfel, Ph.D., CPCU, CLU. In California, construction defect litigation has resulted in a substantial reduction in construction of new multi-family housing. Substantial reliance on litigation to resolve disputes relating to alleged construction defects has contributed to a price/availability problem with respect to contractors liability insurance. In many cases, homebuilders are refusing to participate in new multi-family housing projects because they cannot obtain contractors liability insurance at a reasonable cost for these projects. The result has been a shortage of affordable housing, particularly in major, urban areas where housing is the least affordable. In this article, the author examines this construction defect litigation and discusses insurance price/availability implications. A case is made for enactment of the California Homebuyer Protection and Quality Construction Act. Fall, p. 157

1999 ANNUAL INDEX

Volume 52

Index by Subject

EMPLOYMENT ISSUES

- **Insurance Workplace Challenges for the New Millennium**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial. Spring, p. 3
- **The "Temporary" CPCU—Adjusting to the Changing Workplace**, Harry Cylinder, CPCU, ARM. Guest Editorial. Spring, p. 5
- **Professional Employee Organizations—Opportunities and Considerations**, Kirk A. Goeldner, CPCU, CIC. The professional employee organization (PEO) is an outgrowth of a concept known as employee leasing. PEOs have grown rapidly and present an interesting challenge to the risk management and insurance community. PEOs represent a significant amount of premium dollars in the workers compensation arena as well as employee benefits. A better understanding of PEOs will help the risk management and insurance community take a professional approach to the underwriting of the PEO industry. Spring, p. 17

ENVIRONMENTAL ISSUES

- **Incorporating Risk Management Into Environmental Management Systems**, Dan R. Anderson, Ph.D., CPCU. The management of environmental risks is passing from a regulatory phase to a more expansive approach through the development of strategic environmental management systems. The risk management process is particularly well suited to contribute to the development of environmental management programs. Substantial business opportunities are present for creative risk managers, insurers, brokers, and consultants in offering their experience and expertise to the growing area of environmental management. Summer, p. 115

LIABILITY INSURANCE

- **Construction Defect Litigation: A Case for Enactment of the California Homebuyer Protection and Quality Construction Act**, William J. Warfel, Ph.D., CPCU, CLU. In California, construction defect litigation has resulted in a substantial reduction in construction of new multi-family housing. Substantial reliance on litigation to resolve disputes relating to alleged construction defects has contributed to a price/availability problem with respect to contractors liability insurance. In many cases, homebuilders are refusing to participate in new multi-family housing projects because they cannot obtain contractors liability insurance at a reasonable cost

for these projects. The result has been a shortage of affordable housing, particularly in major, urban areas where housing is the least affordable. In this article, the author examines this construction defect litigation and discusses insurance price/availability implications. A case is made for enactment of the California Homebuyer Protection and Quality Construction Act. Fall, p. 157

- **Evolution of CGL Coverage: A Four-Decade Perspective**, George B. Flanigan, Ph.D., CPCU. This article overviews the development of the Commercial General Liability policy over four decades. That period was one of the substantial and dramatic broadening of coverage as the insurance industry repeatedly yielded to the requests of the risk management and producer communities. The writer's thesis is that heavy losses of the 1980s and the resultant hard market and insurance crisis can be explained in part by the persistent tendency to broaden coverage as well as societal and legal trends. The article traces some of the more important changes over the period. Throughout, the writer draws upon insurance professional opinion as it appeared in professional publications of the time. Spring, p. 36

MARKETING

- **Ready or Not Here They Come: Banks in the Property and Casualty Insurance Marketplace**, Gary G. Butler, CPCU, and Jason N. Mostofsky. We gathered information from hundreds of insurance and banking professionals to consider what impact banks' involvement in insurance will have on the property and casualty insurance marketplace. In addition, we conducted a national consumer survey to determine consumer attitudes toward banks selling insurance products. We found that the four key groups—banks, insurance companies, insurance brokers and agents, and consumers—have some surprising viewpoints with respect to the rapidly evolving bank-involved insurance marketplace. We also identified how insurance companies, insurance agents and brokers, and banks can compete successfully in this developing marketplace. Winter, p. 226

- **Developing a Niche Strategy for Insurance Agents**, James R. Lowry, Ph.D., Stephen M. Avila, Ph.D., CPCU, and Thomas R. Baird, Ph.D. Because the number of insurance brokers and agents has increased significantly in recent years, competition in the insurance industry has greatly intensified. When an agency concentrates its marketing efforts on a particular market niche, the efforts of this competition can be reduced. A successful niche-marketing pro-

gram includes finding a profitable, manageable niche and creating a comprehensive strategic marketing plan to meet the needs of the niche. An effective marketing plan can be developed through the use of a five-step approach that includes: (1) a situation analysis, (2) a mission statement, (3) business objectives, (4) marketing strategies and tactics, and (5) controlling and auditing performance. By using four-cell matrices, a strengths and weaknesses analysis and an opportunities and threats analysis can be constructed that will greatly assist in the development of the plan. Summer, p. 74

- **Shopping for Value: Insurance Distribution in the Information Age**, contributing members of the CPCU Society's Central Illinois Chapter. The relationship between purchaser and insurer of the insurance product and associated services is undergoing a revolution. Will these changes bring about a new focus on the consumer? Will the traditional providers of information and advice evolve into bystanders, while technology drives and new sources of financial assurance take the lead? This article brings out the nature of the traditional and innovative systems for insurance delivery, and explores these questions, as we all move into the information services age. Fall, p. 140

PROPERTY INSURANCE

- **The Expansion of the Public Sector's Involvement in Florida's Residential Property Insurance Market**, David C. Marlett, Ph.D., CPCU. After Hurricane Andrew, the residential property insurance market in Florida went from a highly competitive market to one of near collapse. In an attempt to provide a degree of stability, the state imposed strict regulations on insurers and greatly expanded its presence as a residential property insurer. This article provides background on the extent of public sector involvement and attempts to measure the degree to which the state has entered the residential property insurance market. This article focuses on coverage against windstorm losses and compares the state's proportion of the total insured exposure to that of private insurers over the last six years. The findings indicate that despite substantial efforts by the Florida Department of Insurance, the state remains the dominant provider of windstorm insurance on residential property in the most exposed regions of Florida. Summer, p. 106

1999 ANNUAL INDEX

Volume 52

Index by Subject

PROPERTY/CASUALTY INSURANCE

- **Facing the Challenge of Change: Current Trends and Practices in the Property and Casualty Insurance Industry**, Linda L. Hoopes, Ph.D., and Steven L. Hale, M.A. In contrast to the relative stability of the marketplace in the recent past, the property and casualty insurance industry has entered a time of tremendous change. Factors such as increased competition, changes in the regulatory environment, the impact of technology, and shifts in customer expectations have created a turbulent business environment in which the ability to continuously adapt to change is critical for success. This article summarizes the results of a joint CPCU Society/ODR® Inc. research effort that documented the current change management trends and practices within the property and casualty insurance industry. Data were gathered through executive interviews and an industry survey to focus on current challenges facing the industry, organizational responses to those challenges, and the strategies and techniques industry leaders are implementing to maintain their organizations' competitive statuses. Some of the major findings of the study are presented and recommendations are offered for dealing with the challenges of constant change.
Summer, p. 90

- **The "Hard" Facts about the "Soft" Market**, Barry D. Smith, Ph.D., CPCU, CLU, FLMI. Editorial.
Fall, p. 131

REINSURANCE

- **Alternative Reinsurance: Using Catastrophe Bonds and Insurance Derivatives as a Mechanism for Increasing Capacity in the Insurance Markets**, George B. Jones IV, CPCU. Between 1989 and 1995, total insured losses from earthquakes, hurricanes, and other natural disasters amounted to \$75 billion dollars. Hurricane Hugo in 1989 started the recent period, followed by Hurricane Andrew (1992, \$16 billion), Hurricane Opal (1995, \$2.1 billion), Hurricane Fran (1996, \$1.6 billion), and the Northridge Earthquake (1994, \$12.5 billion). During the period from 1989 to 1995, total insured losses were 50 percent higher than they were for the entire 38-year period before it. With the increase in storm frequency and severity, the insurance markets are facing a capital shortage. The insurance and reinsurance industries in the United States have approximately \$245 billion

dollars of capital that must service a country that has \$25 to \$30 trillion dollars worth of property. With its assets in excess of \$19 trillion dollars, the capital markets are the likely choice to look for the needed capacity. Recently, the insurance industry has moved into the capital markets using a collection of derivative and traditional products including swaps, options, and bonds. The recent success of these products may be marking the beginning of a new era in the insurance industry and the development of a new class of financial products, or it may be just a speculative bubble that will burst during the next round of catastrophes.

Spring, p. 50

- **Commutation**, contributing members of the CPCU Society's Reinsurance Section. A large number of reinsurers and insurers are interested in finalizing obligations made under reinsurance contracts issued in past years. This can be accomplished through a technique known as commutation. Those involved with negotiating commutations feel the number has increased significantly in recent years. Commutations are not well understood by many insurance and reinsurance professionals. This article explores the nature and purpose of commutations and includes a description of commutation clauses and agreements. It also discussed the process for successfully negotiating a commutation.
Winter, p. 204

RISK MANAGEMENT

- **Incorporating Risk Management Into Environmental Management Systems**, Dan R. Anderson, Ph.D., CPCU. The management of environmental risks is passing from a regulatory phase to a more expansive approach through the development of strategic environmental management systems. The risk management process is particularly well suited to contribute to the development of environmental management programs. Substantial business opportunities are present for creative risk managers, insurers, brokers, and consultants in offering their experience and expertise to the growing area of environmental management.
Summer, p. 115

UNDERWRITING

- **Underwriting Beyond Intuition: Structured Decisions with a Customer Focus**, John T. Gilleland Jr., CPCU, Morgan D. Jones, and Ruth A. Fennell, SPHR. Quality management experts state that customer satisfaction is the most important goal toward which any business can work. This article attempts to improve the reader's ability to make better decisions when underwriting with a focus on customer satisfaction. Underwriting is defined here as the process of gathering risk information, learning stakeholders' expectations, recognizing alternative ways to meet those expectations, and offering risk-management options in an effort to create win-win agreements that meet or exceed customer expectations.
Fall, p. 172

Y2K ISSUES

- **Insurance Coverage in the Year 2000**, Katherine B. Posner. As the dawn of a new millennium approaches, we are facing challenges never before encountered: the possible failure of computer systems worldwide, including computers used for air traffic control and railway management, banking and credit, record-keeping, storage and shipment of products and ensuring the administration of government programs (such as social security) as well as embedded microprocessors that run products such as microwave ovens, elevators, and hospital equipment. Inevitably, many individuals and businesses facing financial losses or third-party claims arising out of widespread computer failure will seek coverage under various types of insurance policies. Moreover, due to the potential extent of Y2K losses, some courts may accept strained interpretations of policy language in order to provide a remedy for Y2K-related problems. For these reasons, insurance industry analysts have indicated that the Y2K problem is presently the most serious issue facing the international insurance and reinsurance markets.
Spring, p. 8

1999 ANNUAL INDEX

Volume 52

Index by Author

Anderson, Dan R.
Incorporating Risk Management Into Environmental Management Systems Summer, p. 115

Avila, Stephen M.
Developing a Niching Strategy for Insurance Agents Summer, p. 74

Baird, Thomas R.
Developing a Niching Strategy for Insurance Agents Summer, p. 74

Baxendale, Sidney J.
Activity-Based Costing for a Claims Processing Operation Summer, p. 84

Butler, Gary G.
Ready or Not Here They Come: Banks in the Property and Casualty Insurance Marketplace Winter, p. 226

Central Illinois Chapter, contributing members, CPCU Society
Shopping for Value: Insurance Distribution in the Information Age Fall, p. 140

Cylinder, Harry
The "Temporary" CPCU—Adjusting to the Changing Workplace, Guest Editorial Spring, p. 5

Fennell, Ruth A.
Underwriting Beyond Intuition: Structured Decisions with a Customer Focus Fall, p. 172

Flanigan, George B.
Evolution of CGL Coverage: A Four-Decade Perspective Spring, p. 36

Gilleland Jr., John T.
Underwriting Beyond Intuition: Structured Decisions with a Customer Focus Fall, p. 172

Goeldner, Kirk A.
Professional Employee Organizations—Opportunities and Considerations Spring, p. 17

Hale, Steven L.
Facing the Challenge of Change: Current Trends and Practices in the Property and Casualty Insurance Industry Summer, p. 90

Herbig, Martha
Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques Spring, p. 22

Hoopes, Linda L.
Facing the Challenge of Change: Current Trends and Practices in the Property and Casualty Insurance Industry Summer, p. 90

Jones IV, George B.
Alternative Reinsurance: Using Catastrophe Bonds and Insurance Derivatives as a Mechanism for Increasing Capacity in the Insurance Markets Spring, p. 50

Jones, Morgan D.
Underwriting Beyond Intuition: Structured Decisions with a Customer Focus Fall, p. 172

Lincoln, Carolyn Rodda
Controlling the Medical Costs of Automobile Insurance through Managed Care Techniques Spring, p. 22

Lowry, James R.
Developing a Niching Strategy for Insurance Agents Summer, p. 74

Marlett, David C.
The Expansion of the Public Sector's Involvement in Florida's Residential Property Insurance Market Summer, p. 106

Mostofsky, Jason N.
Ready or Not Here They Come: Banks in the Property and Casualty Insurance Marketplace Winter, p. 226

Posner, Katherine B.
Insurance Coverage in the Year 2000 Spring, p. 8

Reinsurance Section, contributing members, CPCU Society
Commutation Winter, p. 204

Routman, Eric L.
Investigation of the Feasibility of a New Off-Shore Captive Domicile: An American Indian Reservation Fall, p. 180

Rudolph, Richard G.
Investigation of the Feasibility of a New Off-Shore Captive Domicile: An American Indian Reservation Fall, p. 180

Sandbulte, Lloyd I.
Graduated Driver Licensing Winter, p. 248

Smith, Barry D.
Insurance Workplace Challenges for the New Millennium, Editorial Spring, p. 3

The Dangers of Insurance Application Forms, Editorial Summer, p. 67

The "Hard" Facts about the "Soft" Market, Editorial Fall, p. 131

Wish List for the New Millennium, Editorial Winter, p. 195

Warfel, William J.
Construction Defect Litigation: A Case for Enactment of the California Homebuyer Protection and Quality Construction Act Fall, p. 157

JOURNAL **CPCU**

Share the knowledge from the industry's most respected resource.

Reprint a *CPCU Journal* article.

Available pre-printed article topics range from insurance fraud to general liability policies. For a list of pre-printed articles, call the CPCU Society.

A listing of all of the Journal articles published last year is in this Journal Index beginning on page 60 of this issue.

You can also order any other *CPCU Journal* article as a reprint with a minimum order of 100 copies. For a list of recent *CPCU Journal* articles, pricing information, or to order a reprint call the CPCU Society at (800) 932-2728.